

Fill in this information to identify your case:

Debtor 1	First Name Deborah	Middle Name 	Last Name Traylor
Debtor 2 (Spouse, if filing)	First Name Ira	Middle Name 	Last Name Traylor

United States Bankruptcy Court for the: Northern District of Ohio

Case number
(if known) _____

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1 Debtor 2:
lived there

Dates Debtor 2
lived there

Same as Debtor 1

Same as Debtor 1

N/A

Number Street

From _____
To _____

N/A

Number Street

From _____
To _____

City

State ZIP Code

City State ZIP Code

Same as Debtor 1

Same as Debtor 1

N/A

Number Street

From _____
To _____

N/

Number Street

From _____
To _____

City

State ZIP Code

City State ZIP Code

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
 If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No

Yes. Fill in the details.

Debtor 1	Debtor 2		
Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy: (January 1 to December 31, _____) YYYY	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____ \$ _____ \$ _____ \$ _____ \$ _____ \$ _____
For last calendar year: (January 1 to December 31, _____) YYYY	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____ \$ _____
For the calendar year before that: (January 1 to December 31, _____) YYYY	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____ \$ _____

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No

Yes. Fill in the details.

Debtor 1	Debtor 2		
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy: (January 1 to December 31, _____) YYYY	\$ _____ \$ _____ \$ _____	\$ _____ \$ _____ \$ _____	\$ _____ \$ _____ \$ _____
For last calendar year: (January 1 to December 31, _____) YYYY	\$ _____ \$ _____ \$ _____	\$ _____ \$ _____ \$ _____	\$ _____ \$ _____ \$ _____
For the calendar year before that: (January 1 to December 31, _____) YYYY	\$ _____ \$ _____ \$ _____	\$ _____ \$ _____ \$ _____	\$ _____ \$ _____ \$ _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name	Number Street	City State ZIP Code	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
N/A Creditor's Name	Number Street	City State ZIP Code	\$ 0.00	\$ 0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____	
N/A Creditor's Name	Number Street	City State ZIP Code	\$ 0.00	\$ 0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____	
N/A Creditor's Name	Number Street	City State ZIP Code	\$ 0.00	\$ 0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____	

Debtor 1 **Deborah**
First Name Middle Name Last Name

Traylor

Case number (if known) _____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

Yes. List all payments to an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
N/A		\$ 0.00	\$ 0.00	N/A

Number Street

City State ZIP Code

N/A	\$ 0.00	\$ 0.00	N/A
-----	---------	---------	-----

Insider's Name

Number Street

City State ZIP Code

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

No

Yes. List all payments that benefited an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
N/A		\$ 0.00	\$ 0.00	N/A

Number Street

City State ZIP Code

N/A	\$ 0.00	\$ 0.00	N/A
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Insider's Name

Number Street

City State ZIP Code

Debtor 1 **Deborah Traylor** Case number (if known) _____

First Name Middle Name

Last Name

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Foreclosure	Cuyahoga Common Pleas Court Court Name 1200 Ontario St Number Street Cleveland OH 44113 City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title <u>Bank of America vs Deborah Traylor, et al</u> Case number <u>CV 18 907368</u>	N/A Court Name Number Street City State ZIP Code	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title <u>N/A</u> Case number _____	N/A Court Name Number Street City State ZIP Code	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

Describe the property	Date	Value of the property
N/A		\$ <u>0.00</u>
N/A Creditor's Name Number Street City State ZIP Code		
Explain what happened		
<input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		
Describe the property	Date	Value of the property
N/A Creditor's Name Number Street City State ZIP Code		\$ <u>0.00</u>
Explain what happened		
<input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		

Debtor 1 **Deborah**
 First Name Middle Name Last Name **Traylor**
 Case number (if known) _____

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No

Yes. Fill in the details.

Creditor's Name	Describe the action the creditor took	Date action was taken	Amount
N/A Number Street _____	N/A	_____	\$ 0.00

City _____ State _____ ZIP Code _____ Last 4 digits of account number: XXXX-_____

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No

Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
N/A Person to Whom You Gave the Gift _____	N/A	_____	\$ 0.00
Number Street _____	_____	_____	\$ 0.00

City _____ State _____ ZIP Code _____

Person's relationship to you _____

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
N/A Person to Whom You Gave the Gift _____	N/A	_____	\$ 0.00
Number Street _____	_____	_____	\$ 0.00

City _____ State _____ ZIP Code _____

Person's relationship to you _____

Debtor 1 **Deborah**
 First Name Middle Name Last Name **Traylor**
 Case number (if known) _____

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No

Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
N/A	N/A		\$ 0.00
Charity's Name			
Number Street			\$ 0.00
City	State	ZIP Code	

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No

Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.		
N/A	N/A		\$ 0.00

Part 7: List Certain Payments or Transfers

**16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone
you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
N/A	N/A		
Number Street			\$ 0.00
City	State	ZIP Code	
Email or website address			\$ 0.00
Person Who Made the Payment, if Not You			

Debtor 1 Deborah Traylor Case number (if known) _____

First Name Middle Name Last Name

Description and value of any property transferred		Date payment or transfer was made	Amount of payment
N/A	N/A	_____	\$ 0.00
Person Who Was Paid		_____	\$ 0.00
Number Street		_____	\$ 0.00
City	State	ZIP Code	
Email or website address			
Person Who Made the Payment, if Not You			

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

Description and value of any property transferred		Date payment or transfer was made	Amount of payment
N/A	N/A	_____	\$ 0.00
Person Who Was Paid		_____	\$ 0.00
Number Street		_____	\$ 0.00
City	State	ZIP Code	

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

Description and value of property transferred		Describe any property or payments received or debts paid in exchange	Date transfer was made
N/A	N/A	N/A	_____
Person Who Received Transfer			
Number Street			
City	State	ZIP Code	
Person's relationship to you _____			
N/A	N/A	N/A	_____
Person Who Received Transfer			
Number Street			
City	State	ZIP Code	
Person's relationship to you _____			

Debtor 1 **Deborah**
First Name Middle Name Last Name **Traylor**
Case number (if known) _____

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No
 Yes. Fill in the details.

Description and value of the property transferred	Date transfer was made
N/A	_____

Name of trust N/A _____

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
<u>N/A</u>	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ <u>0.00</u>
<u>Name of Financial Institution</u> Number Street _____ <u>City</u> <u>State</u> <u>ZIP Code</u>	<u>XXXX-_____</u>	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____
<u>N/A</u> <u>Name of Financial Institution</u> Number Street _____ <u>City</u> <u>State</u> <u>ZIP Code</u>	<u>XXXX-_____</u>	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	\$ <u>0.00</u>

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No
 Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?
<u>N/A</u>	<u>N/A</u>	<input type="checkbox"/> No <input type="checkbox"/> Yes
<u>Name of Financial Institution</u> Number Street _____ <u>City</u> <u>State</u> <u>ZIP Code</u>	<u>Name</u> <u>Number Street</u> <u>City</u> <u>State</u> <u>ZIP Code</u>	

Debtor 1 Deborah
First Name Middle Name Last Name

Traylor

Case number (if known) _____

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No

Yes. Fill in the details.

	Who else has or had access to it?	Describe the contents	Do you still have it?
Name of Storage Facility	N/A Name	N/A	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Number Street	Number Street		
City State ZIP Code			
City	State ZIP Code		

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No

Yes. Fill in the details.

Where is the property?	Describe the property	Value
N/A Owner's Name	N/A Number Street	\$ 0.00 City State ZIP Code

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No

Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
N/A Name of site	N/A Governmental unit	
Number Street	Number Street	
City State ZIP Code		
City	State ZIP Code	

Debtor 1 **Deborah**
First Name Middle Name Last Name **Traylor**

Case number (if known) _____

25. Have you notified any governmental unit of any release of hazardous material?

No

Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
N/A	N/A	_____
Name of site _____	Governmental unit _____	
Number Street _____	Number Street _____	
City _____	State _____ ZIP Code _____	
City _____	State _____ ZIP Code _____	

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No

Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
Case title N/A _____	N/A	_____
Court Name _____		<input type="checkbox"/> Pending
Number Street _____		<input type="checkbox"/> On appeal
Case number _____	City _____ State _____ ZIP Code _____	<input type="checkbox"/> Concluded

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

N/A	Describe the nature of the business N/A	Employer Identification number Do not include Social Security number or ITIN.
Business Name _____		EIN: _____
Number Street _____	Name of accountant or bookkeeper N/A	Dates business existed
City _____ State _____ ZIP Code _____		From _____ To _____
N/A	Describe the nature of the business N/A	Employer Identification number Do not include Social Security number or ITIN.
Business Name _____		EIN: _____
Number Street _____	Name of accountant or bookkeeper N/A	Dates business existed
City _____ State _____ ZIP Code _____		From _____ To _____

Debtor 1 First Name	Deborah	Last Name
Case number (if known) _____		
N/A Business Name		Describe the nature of the business N/A
Number Street		Name of accountant or bookkeeper N/A
City State ZIP Code		Employer identification number Do not include Social Security number or ITIN. EIN: _____ Dates business existed From _____ To _____

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

Date issued

N/A Name	MM / DD / YYYY
Number Street	
City	State ZIP Code

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/S/ Deborah Traylor

Signature of Debtor 1

Date 07/07/2019

/S/ Ira Traylor

Signature of Debtor 2

Date 07/07/2019

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No
 Yes. Name of person _____ . Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name
	Deborah		Traylor
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
	Ira		Traylor
United States Bankruptcy Court for the: Northern District of Ohio			
Case number (If known)			

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

Creditor's name: Bank of America

Surrender the property.

No

Description of property securing debt: 760 E. 260th Street
Euclid, OH 44132

Retain the property and redeem it.

Yes

Retain the property and enter into a Reaffirmation Agreement.

Retain the property and [explain]: _____

Creditor's name: Creditor Acceptance

Surrender the property.

No

Description of property securing debt: 2007 Chrysler Town & County

Retain the property and redeem it.

Yes

Retain the property and enter into a Reaffirmation Agreement.

Retain the property and [explain]: _____

Creditor's name: Consumer Portfolio Services, Inc

Surrender the property.

No

Description of property securing debt: 2007 Honda Accord

Retain the property and redeem it.

Yes

Retain the property and enter into a Reaffirmation Agreement.

Retain the property and [explain]: _____

Creditor's name: N/A

Surrender the property.

No

Description of property securing debt:

Retain the property and redeem it.

Yes

Retain the property and enter into a Reaffirmation Agreement.

Retain the property and [explain]: _____

Debtor 1

Deborah

First Name Middle Name

Last Name

Traylor

Case number (if known)

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name: N/A

No

Yes

Description of leased property:

Lessor's name: N/A

No

Yes

Description of leased property:

Lessor's name: N/A

No

Yes

Description of leased property:

Lessor's name: N/A

No

Yes

Description of leased property:

Lessor's name: N/A

No

Yes

Description of leased property:

Lessor's name: N/A

No

Yes

Description of leased property:

Lessor's name: N/A

No

Yes

Description of leased property:

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

/S/ Deborah Traylor

Signature of Debtor 1

Date 07/07/2019
MM / DD / YYYY

/S/ Ira Traylor

Signature of Debtor 2

Date 07/07/2019
MM / DD / YYYY

Debtor 1 **Deborah**
 First Name Middle Name Last Name **Traylor**

Case number (if known) _____

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
------------------------------------	---

\$ 1,340.00 \$ 0.00

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ 1,340.00
 For your spouse \$ 0.00

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.

\$ 0.00 \$ 0.00

10. Income from all other sources not listed above. Specify the source and amount.

Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.

N/A

\$ 0.00 \$ 0.00

N/A

\$ 0.00 \$ 0.00

Total amounts from separate pages, if any.

+ \$ 0.00 + \$ 0.00

11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 1,340.00 + \$ 1,212.00 = \$ 2,552.00

Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11 Copy line 11 here ➔ \$ 2,552.00

Multiply by 12 (the number of months in a year). x 12

12b. The result is your annual income for this part of the form. 12b. \$ 18,624.00

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live. Ohio

Fill in the number of people in your household. 2

Fill in the median family income for your state and size of household. 13. \$ 57,938.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.*
 Go to Part 3.

14b. Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.*
 Go to Part 3 and fill out Form 122A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

 /S/ Deborah Traylor

Signature of Debtor 1

Date 07/07/2019
 MM / DD / YYYY

 /S/ Ira Traylor

Signature of Debtor 2

Date 07/07/2019
 MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1	First Name Deborah	Middle Name 	Last Name Traylor
Debtor 2	First Name Ira	Middle Name 	Last Name Traylor
United States Bankruptcy Court for the: Northern District of Ohio			
Case number (If known) _____			

Check one box only as directed in this form and in Form 122A-1Supp:

1. There is no presumption of abuse.

2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).

3. The Means Test does not apply now because of qualified military service but it could apply later.

Check if this is an amended filing

Official Form 122A-1

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

Not married. Fill out Column A, lines 2-11.

Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.

Married and your spouse is NOT filing with you. You and your spouse are:

Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.

Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions)	\$ <u>0.00</u>	\$ <u>1,212.00</u>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ <u>0.00</u>	\$ <u>0.00</u>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ <u>0.00</u>	\$ <u>0.00</u>
5. Net income from operating a business, profession, or farm	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ <u>0.00</u>	\$ <u>0.00</u>
Ordinary and necessary operating expenses	-\$ <u>0.00</u>	-\$ <u>0.00</u>
Net monthly income from a business, profession, or farm	\$ <u>0.00</u>	\$ <u>0.00</u>
	Copy here →	
6. Net income from rental and other real property	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ <u>0.00</u>	\$ <u>0.00</u>
Ordinary and necessary operating expenses	-\$ <u>0.00</u>	-\$ <u>0.00</u>
Net monthly income from rental or other real property	\$ <u>0.00</u>	\$ <u>0.00</u>
	Copy here →	
7. Interest, dividends, and royalties		

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Northern District of Ohio

Case number (*If known*): _____

Official Form 121

Statement About Your Social Security Numbers

12/15

Use this form to tell the court about any Social Security or federal Individual Taxpayer Identification numbers you have used. Do not file this form as part of the public case file. This form must be submitted separately and must not be included in the court's public electronic records. Please consult local court procedures for submission requirements.

To protect your privacy, the court will not make this form available to the public. You should not include a full Social Security Number or Individual Taxpayer Number on any other document filed with the court. The court will make only the last four digits of your numbers known to the public. However, the full numbers will be available to your creditors, the U.S. Trustee or bankruptcy administrator, and the trustee assigned to your case.

Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Tell the Court About Yourself and Your spouse if Your Spouse is Filing With You

For Debtor 1:

1. Your name

Deborah

First name

Middle name

Traylor

Last name

For Debtor 2 (Only If Spouse Is Filing):

Ira

First name

Middle name

Traylor

Last name

Part 2: Tell the Court About all of Your Social Security or Federal Individual Taxpayer Identification Numbers

2. All Social Security
Numbers you have
used

_____ 1 3 5 0

You do not have a Social Security number.

3. All federal Individual
Taxpayer
Identification
Numbers (ITIN) you
have used

9 _____

9 _____

You do not have an ITIN.

_____ 2 4 1 9

You do not have a Social Security number.

9 _____

9 _____

You do not have an ITIN.

Part 3: Sign Below

Under penalty of perjury, I declare that the information I have provided in this form is true and correct.

X /S/ Deborah Traylor

Signature of Debtor 1

Date 07/07/2019
MM / DD / YYYY

Under penalty of perjury, I declare that the information I have provided in this form is true and correct.

X /S/ Ira Traylor

Signature of Debtor 2

Date 07/07/2019
MM / DD / YYYY

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO

In re Deborah Traylor
Debtor(s)

Case No. _____
Chapter 7

VERIFICATION OF MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: 07/07/2019

/S/ Deborah Traylor
Deborah Traylor
Signature of Debtor



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO

In re Ira Traylor
Debtor(s)

Case No. _____
Chapter 7

VERIFICATION OF MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: 07/07/2019

/S/ Ira Traylor
Ira Traylor
Signature of Debtor

Deborah Traylor and Ira Traylor

Matrix

Bank of America
4909 Savarese Cir
Tampa, FL 33634

Charles E. Rust
120 E. 4th St
Cincinnati, OH 45202

Charter Communications
400 Atlantic St
Stanford, CT 06901

Cleveland Clinic
9500 Euclid Ave
Cleveland, OH 44195

Credit Acceptance
25505 W. 12 Mile Rd
Southfield, MI 48034

Consumer Portfolio Services, Inc
700 Independence Pkwy, Ste 400
Chesapeake, VA 23320

Cuyahoga Common Pleas Court
1200 Ontario St
Cleveland, OH 44113

Enhanced Recovery Company
P.O. Box 57547
Jacksonville, FL 32241

Exact Care Pharmacy
8333 Rockside Rd
Valley View, OH 44125

First Federal Credit Control
24700 Chagrin Blvd, Ste 205
Beachwood, OH 44122

Jefferson Capital System, LLC
16 Mc Leland Rd
St. Cloud, MN 56303

Microf, LLC
P.O. Box 4115
Concord, CA 94524

Ohio Attorney General
150 E. Gay St
Columbus, OH 43215

Penderick Capital Partners, II, LLC
625 US-1
Key West, FL 33040

Phoenix Financial Services, LLC
P.O. Box 361450
Indianapolis, IN 46236

Regions Bank
1791 NE Expressway
Atlanta, GA 30329

Richmond Heights Orthopedics
26971 Chardon Rd
Richmond Hts, OH 44143

Robert Boich, Special Counsel
6245 Emerald Pkwy, Ste B
Dublin, OH 43016

Spectrum
P.O. Box 901
Carol Stream, IL 60132

Verizon
P.O. Box 25505
Lehigh Valley, PA 18002